

Certificate Number: 03088-PAE-DE-034147422

Bankruptcy Case Number: 15-10058



03088-PAE-DE-034147422

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 26, 2020, at 8:46 o'clock PM CST, Valerie J Bernatowicz completed a course on personal financial management given by telephone by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: February 26, 2020 By: /s/Dennis Nichols

Name: Dennis Nichols

Title: Counselor